



Open enrollment starts on
October 1, 2013
for coverage that begins
January 1, 2014

History of the Exchange

The Exchange was created in state statute in 2011 (SSB 5445). It was established as a “public-private partnership” separate from the state. The Exchange complies with open public meetings and public disclosure guidelines, but is not subject to other laws that govern state agencies. In 2012, legislation was passed (ESSHB 2319) that established market rules, requirements for Qualified Health Plans (QHPs), essential health benefits and more. The Exchange initially started in the Washington State Health Care Authority (HCA) and transitioned to an independent organization in March 2012. In December 2012, the Exchange received conditional approval of its state-based Exchange Blueprint from the U.S. Department of Health & Human Services (HHS).

What is Washington Healthplanfinder?

Washington Healthplanfinder is a new way to find health insurance. It’s a customer-friendly, online marketplace where individuals, families and small businesses can find, compare and enroll in a health plan that fits their needs and budget.

Washington Healthplanfinder provides:

- Side-by-side comparisons of brand new health plans.
- Financial help to pay for copays and monthly premiums. Free and low-cost coverage is also available.
- Expert customer support online, by phone or in-person through a local organization or insurance broker.

About the Washington Health Benefit Exchange

The Washington Health Benefit Exchange (“Exchange”) is a public-private partnership. The Exchange’s mission is to redefine people’s experience with health care. The Exchange is responsible for managing the online health insurance marketplace, *Washington Healthplanfinder*. The Exchange works closely with state agency partners including the Washington State Health Care Authority (Medicaid or Washington Apple Health), the Office of the Insurance Commissioner and Department of Social and Health Services.

Exchange Governance

The Exchange is run by an 11-member Board made up of a chair and eight members appointed by Governor Gregoire. Board members were nominated by state lawmakers. Exchange board members have expertise in a variety of health care areas, including individual coverage, small employer coverage, plan administration, finance and economics and actuarial science. The director of the Health Care Authority and the Insurance Commissioner are ex-officio Board members. They do not have a vote unless there is a tie.

There are currently nine stakeholder committees, technical advisory committees or workgroups associated with the Board. This includes an operations and policy committee comprised of Board members, an Advisory Committee as well as technical advisory committees for the In-Person Assister Program, *Washington Healthplanfinder Business*, Agents and Brokers, Health Equity and Dental issues. There are also three workgroups for plan management, consumers and outreach strategies.

Exchange Timeline

- March 23, 2010**
President Obama signs the Affordable Care Act (ACA) into law
- September 2011**
Washington receives a \$1 million planning grant to assess the development of a state-based Exchange
- May 2011**
The Washington Health Benefit Exchange is created in Washington state statute through SSB 5445
Washington also receives a \$23 million Level I Establishment Grant to support Exchange development
- December 2011**
Governor Gregoire appoints a bipartisan 11-member governing board for the Exchange
- January 2012**
Deloitte Consulting LLP is selected to design, develop and implement *Washington Healthplanfinder* IT system
- May 2, 2012**
The Exchange names Richard Onizuka as Chief Executive Officer
- May 16, 2012**
The Exchange receives a \$128 million Level II Grant to implement *Washington Healthplanfinder*
- October 10, 2012**
The Exchange submits a Blueprint Application for Certification to operate *Washington Healthplanfinder*
- December 1, 2012**
The Exchange submits a sustainability plan to the Washington State Legislature
- December 10, 2012**
Washington Health Benefit Exchange receives conditional approval from the federal government to operate *Washington Healthplanfinder*
- March 7, 2013**
The Washington Health Benefit Exchange selects Faneuil, Inc. to operate the call center for *Washington Healthplanfinder* in Spokane, WA
- April 2013**
Insurance carriers submit Qualified Health Plan applications to the Washington State Office of the Insurance Commissioner
- June 2013**
Washington Health Benefit Exchange announces Lead Organizations for In-Person Assister Program
- September 1, 2013**
Washington Healthplanfinder call center opens
Qualified Health Plans are certified by the Exchange Board
- October 1, 2013**
Open enrollment for Washingtonians through *Washington Healthplanfinder* begins
- January 1, 2014**
Health insurance coverage begins

Exchange Funding and Financial Sustainability

The Exchange is funded by federal grant dollars through 2014. This includes a Level 1 grant of \$23 million (May 2011) and a Level 2 grant of \$128 million (May 2012). Washington was the second state to receive a Level 2 grant. A large amount of the grant funding will be used to develop an IT system. The IT system is critical to enrolling residents in health plans and to determining who is eligible for financial help to pay for copays and premiums. The IT system will also help share information among individuals, employers, insurance carriers and state and federal agencies. The grant funding will also be used to support activities such as the development of policies by the Exchange Board and the design of a consumer marketing campaign. Beginning in 2015, the Exchange will be required to be a self-sustaining business.

The Board of the Washington Health Benefit Exchange

Margaret Stanley, Chair, Retired Executive Director, Puget Sound Health Alliance

Steve Appel, Farmer, Past President of the Washington Farm Bureau

William Baldwin, Partner, The Partners Group

Donald Conant, General Manager, Asst. Professor

Doug Conrad, Professor, University Of Washington

Melanie Curtice, Partner, Stoel Rives

Ben Danielson, Medical Director, Odessa Brown

Phil Dyer, Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda, Legislative and Policy Director, Washington Labor Council

***Commissioner Mike Kreidler**, Insurance Commissioner (non-voting member)

***Dorothy Frost Teeter**, HCA Director (non-voting member)

